

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take out the Revolving Short Term Loan facility. Be sure to also read the terms in the Letter of Offer and the respective Terms and Conditions governing this loan. Seek clarification from us if you do not understand any part of this document or the general terms.

Name of Product:

Revolving Short Term Loan Facility

1. What is this product about?

Revolving Short Term Loan ("RSTL") is loan facility secured against a selective range of collateral. The facility is repayable on demand with interest period of up to 6 months. Principal and Interest is only payable at the end of the loan tenor. If the Maturity Date of a drawing falls on a non-business day, such drawing shall be repaid on the next business day. On the rollover date, the client has the option to rollover the principal of the loan based on the prevailing interest rate at that point.

Note: The above could vary based on terms and conditions per Letter of Offer.

2. What do I get from this product?

A multi-currency line of credit drawdown for a specific purpose to be repaid within a fixed pre-determined maturity period. Borrower has the option to pay the interest and rollover the principal amount at the end of loan tenor to further period subject to Bank's approval.

| Purpose of RSTL Facility | Tenure of Financing ² | Pricing Structure | Collateral | Margin of Financing | |
|----------------------------------|---|------------------------|--|--|--------------------------------------|
| Investment Financing | 7 days, 1 month, 3 month (s), 6 month (s) | COF ³ + 1 % | Onshore unencumbered real estate, cash/FD, SBLC/BG, and investment grade bonds | To be determined after due assessment by the Bank on the proffered collateral. | |
| Personal Use ⁴ | 7 days, 1 month, 3 month (s), 6 month (s) | COF + 2 % | onshore unencumbered real estate, cash/FD, SBLC/BG, and investment grade bonds | To be determined after due assessment by the Bank on the proffered collateral. | |
| Insurance Financing ¹ | 1 month, 3 month (s), 6 month (s) | COF + 1 % | universal life insurance policy only | Age Limit: 21 years up to 59 years | Up to 90% of Day One Surrender Value |
| | | | | Age Limit: 60 years up to 75 years | Up to 80% of Day One Surrender Value |

¹RSTL - Insurance Financing (IF) will be offered in matched currency. The facility is only offered for financing of the respective Universal Life Insurance Policy and no further leveraging will be provided by the Bank for this facility. **The respective Universal Life Insurance Policy may be surrendered if borrower does not make the interest payment due at maturity of the facility.**

²Other variation in tenure of financing is subject to the Bank's prior approval and upon such terms and conditions as the Bank may require.

³COF - refers to the Bank's "Cost of Fund", incremental costs that the Bank would incur to obtain new funding.

⁴RSTL for Personal Use facility limit is to be operated within RSTL for Investment Financing facility limit.

Note: The above could vary based on terms and conditions per Letter of Offer.

3. What are my obligations?

- ☐ It is payable on demand at an interest rate per annum over the Bank's prevailing Effective Cost of Funds calculated on daily basis.
- ☐ Note :
 - 3.1) The above is further subject to terms and conditions per Letter of Offer;
 - 3.2) Total repayment amount may vary when base rates, e.g. BLR/ECOF, etc. changes.
- ☐ You shall ensure that:
 - (a) the total amount drawdown or otherwise outstanding under the IF Outstanding; and
 - (b) the aggregate market value of the Securities determined by the Bank or Cash Value⁴ of the surrendered policy; are at all times maintained at such margin values (imposed by the Bank from time to time with notice to you) ("IF Advance Margin").

⁴You will receive a quarterly and/ annual statement from your Insurer that will update you on your current Cash Value.

Note: The above could vary based on terms and conditions per Letter of Offer.

4. What are the fees and charges I have to pay?

Legal Fees

- ☐ Payable to solicitor who handle the loan documentation of the borrowings.

Stamp Duties

- ☐ Stamp duty, where applicable, is subject to the Stamp Duty Act 1949 (Revised 1989).

Valuation Fee

- ☐ Payable on professional valuation done on collateral charged to the Bank.

Disbursement Fee

- ☐ Include fees for registration of charge, land search and bankruptcy search.

Documentation Fee

- ☐ Upon our request you will execute in our favour any mortgages, charges, assignments, transfer or agreements we may require of and on all or any part of your estate, assets or business, and the benefits of all related licenses, to secure all monies and liabilities due and payable to us under the loan. The documentation will be prepared by us at your cost and will contain any terms and conditions as we require.

Other Charges

- ☐ Please refer to our Letter of Offer and our Corporate website at www.uob.com.my for further details.

5. What if I fail to fulfil my obligations?

- ☐ A late interest charge at 1.00% per annum above the prescribed rate (or such other rate fixed by the Bank at any time), to be calculated on daily rests, will be charged on all amounts outstanding from the due date until the date of full payment.
- ☐ Default Interest: When an Event of Default happens, the Bank will immediately become entitled to recover all moneys and interest then owing to the Bank with interest thereon at the rate of 3.5% per annum above the prescribed rate for the RSTL facility monthly rests or at such other rate and/or other periodic rests as the Bank may prescribe from time to time.



- ☐ Right to set-off: We have the right to set-off any credit balance in your account maintained with us against any outstanding balance in this loan account with notice to you.
- ☐ The Bank may exercise its rights and start its recovery process/legal action.
- ☐ Right to sell non-performing loan: We have the right to sell a non-performing loan to a third party.
- ☐ We have the right to recall the loan on demand and to require you to fully settle the loan if you, your partner or your co-borrower dies (for investment holding companies).

Note: The above could vary based on terms and conditions per Letter of Offer.

6. What if I fully settle the loan before its maturity?

- ☐ Prepayment on any amount before expiry of any Interest Period is not permitted except when a demand is made by the Bank or when specific approval is granted by the Bank, in which event the Bank reserves the right to impose any conditions as the Bank reasonably deems fit including the right to claim for any loss incurred or suffered by the Bank as a result of such prepayment.

Note: The above could vary based on terms and conditions per Letter of Offer.

7. Do I need any insurance / takaful coverage?

- ☐ Fire insurance to be taken up on tangible securities provided to secure the facility.

Note: The above could vary based on terms and conditions per Letter of Offer.

8. What are the major risks?

CREDIT RISKS: We may not always be your contractual counterparty or the issuer under certain transactions. Where we are not your contractual counterparty or the issuer, your contractual counterparty or a third party issuer, and not us, will be liable to you under the transaction or otherwise in respect of a product purchased by you. Accordingly, in considering whether to enter into such transaction, you should take into account all risks associated with such counterparty or third party issuer, including the counterparty's or issuer's financial standing. Certain transactions also involve the assumption by you of credit risks which you should ensure that you are able to evaluate.

CURRENCY RISKS: The fluctuations in foreign currency rates have an impact on the profit/loss and the financial investment where the transaction is denominated or settled in a different currency from the currency where you carry on your ordinary business or keep your accounts.

COUNTERPARTY RISKS: Please ensure that you are aware of the identity of the contractual counterparty you are or may be matched with. Often, you will be purchasing an unsecured obligation of such counterparty (as opposed to an obligation of a central clearing corporation as would be the case with exchange traded futures and options) and you should evaluate the comparative credit risk.

MARKET RISK: Your payments or receipts under a transaction will be linked to changes in the particular financial market or markets to which the transaction is linked, and you will be exposed to price, currency exchange, interest rate or other volatility in that market or markets. You may sustain substantial losses on the contract, trade, product or financial investment if the market conditions move against your positions. It is in your interest to fully understand the impact of market movements, in particular the extent of profit/loss you would be exposed to when there is an upward or downward movement in the relevant rates and the extent of loss if you have to liquidate a position if market conditions move against you. Your position may be liquidated at a loss, and you will be liable for any resulting deficit in your account with the Bank.



"MARGIN" OR LEVERAGED TRANSACTIONS: The high degree of leverage that is often obtainable in trading can work against you as well as for you due to fluctuating market conditions. Trading in leveraged transactions can lead to large losses as well as gains in response to a small market movement. During a Margin Call event (shortfall in collateral positioning), your UOB Private Bank Senior Client Advisor will communicate with you accordingly on your shortfall in collateral positioning with the Bank. The Bank will officially notify you via a Margin Call Letter if no rectification plan is put forward to normalize the Margin Call status on your account with the Bank. You are required to respond within 24 hours from the date of issuance of the Margin Call Letter and failure to respond will result in liquidation of your position with the Bank.

Note: The above could vary based on terms and conditions per Letter of Offer.

9. What do I need to do if there are changes to my contact details?

- ☐ It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.
- ☐ Please inform us of any change in your contact details to the nearest UOB Private Bank Center or your UOB Private Bank Senior Client Advisor.

10. Where can I get further information?

Should you require additional information on our products, please visit us at the nearest UOB branch or logon to www.uob.com.my for more info.

If you have any enquiries, please call our UOB Private Bank Center at:

Kuala Lumpur - (6) 03-2632 5000

The information provided in this disclosure sheet is valid as at date mentioned above and is subjected to change by the Bank from time to time with prior notification. The information in this Product Disclosure Sheet is given on a general basis without obligation and is strictly for information only. The information contained in this document are based on certain assumptions and information available as at the date of this document, all of which are accordingly subject to change at any time with notice to you.

11. Where can I get assistance and redress?

- If you have difficulties making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at:

| | |
|---------------|------------------|
| Kuala Lumpur | (6) 03-26128 121 |
| Penang | (6) 04- 2401 121 |
| Johor Bharu | (6) 07- 2881 121 |
| Kuching | (6) 082-287 121 |
| Kota Kinabalu | (6) 088- 477 121 |

- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara to provide free services on money management, credit counselling and debt restructuring for individuals. You can contact AKPK at:

Level 5 and 6,
Menara Bumiputra Commerce,
Jalan Raja Laut,
50350 Kuala Lumpur.
Tel : 03-2616 7766

- If you wish to provide feedback on the products or services provided by us, you may contact us at:

| | |
|---------------|------------------|
| Kuala Lumpur | (6) 03-26128 121 |
| Penang | (6) 04- 2401 121 |
| Johor Bharu | (6) 07- 2881 121 |
| Kuching | (6) 082-287 121 |
| Kota Kinabalu | (6) 088- 477 121 |

- If your query or feedback is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or bnmlink.bnm.gov.my at:

BNMLINK 4th Floor, Podium
 AICB Building
 No. 10, Jalan Dato' Onn
 50480 Kuala Lumpur
 Tel: 1300-88-5465
 Website: www.bnm.gov.my

12. Other information

- ☐ Please refer to your UOB Private Bank Senior Client Advisor for further details.

IMPORTANT NOTE:
 LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENT ON YOUR FACILITY.

The information provided in this disclosure sheet is valid as at July 2025.

To: UNITED OVERSEAS BANK (MALAYSIA) BHD (Reg No. 199301017069 (271809-K)).

I/We hereby acknowledge receipt of the above Product Disclosure Sheet.

 Signature(s) for Individual /Authorized Signature(s) for Corporate
 Date:

Company Stamp for Corporate

